

What is claimed is:

1. A body armor for protecting a user from penetration comprising:
 - a front protective section for overlying the chest region of the user;
 - a rear protective section for overlying the back of the user;
 - a pair of flexible right and left shoulder straps fastened to right and left shoulder regions, respectively, of the rear section, wherein the straps extend over the right and left shoulders of the user for attachment to corresponding right and left portions of the front section;
 - the shoulder straps include complete adjustability within an outer shell shoulder so as to be hidden within the outer shell shoulder, the shoulder strap is directly attached to a ballistic panel by stitching through the ballistic panel and the shoulder strap; and
 - a stabilizer tab is directly sewn to the ballistic panel so as to stabilize the ballistic panel against the user's body.
2. The body armor for protecting a user from penetration of claim 1 further comprising:
 - a hidden zipper in the front section where the ballistic panel is inserted.
3. The body armor for protecting a user from penetration of claim 1 further comprising:
 - a slit in a bottom of the front section where the ballistic panel is inserted.
4. The body armor for protecting a user from penetration of claim 1 further comprising: a cummer band attached to an inside of the outershell to provide additional security of the rear section.
5. The body armor for protecting a user from penetration of claim 1 further comprising: the front section having substantially no seams or attachment points.